As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below adjacent to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of subject matter (process, machine, manufacture, or composition of matter, or an improvement thereof) which is claimed and for which a patent is sought by way of the application entitled

INSURANCE	RATING CALCULATION	SOFTWARE COMPONENT	ARCHITE	CTURE
[		minary Amendment attached her as Application Serial No applicable).		<u>_</u>
	t I have reviewed and unders ms, as amended by any amend	tand the contents of the above is diment referred to above.	dentified sp	ecification,
	e duty to disclose information ral Regulations, § 1.56.	n, which is material to patentabi	lity as defin	ned in Title
foreign application designating at least identified below application(s) des	on(s) for patent or inventor ast one country other than the any foreign application(s) for signating at least one country	er Title 35, United States Code is certificate or any PCT interest United States of America listed patent or inventor's certificate or other than the United States of America before that of the application(s	national appled below and any PCT in	olication(s) I have also ternational I by me on
Prior Foreign Application(s)			Priority Claimed	
Number	Country	Day/Month/Year Filed	Yes	No
N/A				
•	the benefit under Title 35, reation(s) listed below:	United States Code, § 119(e)	of any Un	ited States
Provisiona	l Application Number	Filing Date		
	N/A			

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I hereby claim the benefit under Title 35, United States Code, 120 of any United States application(s) or PCT international application(s) designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior application(s) in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information, which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56, which became available between the filing date of the prior application(s) and the national or PCT international filing date of this application:

Application Serial No.	Filing Date	Status (patented, pending, abandoned)
N/A		

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith:

Alan H. MacPherson (24,423); Brian D. Ogonowsky (31,988); David W. Heid (25,875); Norman R. Klivans (33,003); Edward C. Kwok (33,938); David E. Steuber (25,557); Michael Shenker (34,250); Stephen A. Terrile (32,946); Peter H. Kang (40,350); Ronald J. Meetin (29,089); Ken John Koestner (33,004); Omkar K. Suryadevara (36,320); David T. Millers (37,396); Kent B. Chambers (38,839); Michael P. Adams (34,763); Robert B. Morrill (43,817); Michael J. Halbert (40,633); Gary J. Edwards (41,008); James E. Parsons (34,691); Daniel P. Stewart (41,332); Philip W. Woo (39,880); John T. Winburn (26,822); Tom Chen (42,406); Fabio E. Marino (43,339); William W. Holloway (26,182); Don C. Lawrence (31,975); Marc R. Ascolese (42,268); Carmen C. Cook (42,433); David G. Dolezal (41,711); Roberta P. Saxon (43,087); Mary Jo Bertani (42,321); Dale R. Cook (42,434); Sam G. Campbell (42,381); Matthew J. Brigham (44,047); Hugh H. Matsubayashi (43,779); Patrick D. Benedicto (40,909); T.J. Singh (39,535); Shireen Irani Bacon (40,494); Rory G. Bens (44,028); George Wolken, Jr. (30,441); John A. Odozynski (28,769); Cameron K. Kerrigan (44,826); Kenneth C. Brooks (38,393); Paul E. Lewkowicz (44,870); Theodore P. Lopez (44,881); Mayankkumar M. Dixit (44,064); and Laura Peter (Reg. No. 33,545).

Please address all correspondence and telephone calls to:

Marc R. Ascolese
Attorney for Applicant(s)

## SKJERVEN, MORRILL, MacPHERSON, FRANKLIN & FRIEL LLP

25 Metro Drive, Suite 700 San Jose, California 95110-1349

Telephone: 408-453-9200 Facsimile: 408-453-7979

I declare that all statements made herein of my own knowledge are true, all statements made herein on information and belief are believed to be true, and all statements made herein are made with the knowledge that whoever, in any matter within the jurisdiction of the Patent and Trademark Office, knowingly and willfully falsifies, conceals, or covers up by any trick, scheme, or device a material fact, or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be subject to the penalties including fine or imprisonment or both as set forth under 18 U.S.C. 1001, and that violations of this paragraph may jeopardize the validity of the application or this document, or the validity or enforceability of any patent, trademark registration, or certificate resulting therefrom.



hey Docket No.: M-8039 US

Ful	l name	of so	le (or	first	joint)	inventor:
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**Curtis Ohrt** 

Inventor's Signature:

Date:

Residence:

Redwood City, California

Redwood City, CA 94061

Post Office Address:

2441 Edith Avenue

Citizenship:

USA